

# IN THE UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF GEORGIA

Fill in this information to identify your case:

Debtor 1	Terry Demetrius Reid		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Latoya Denise Wynn		
	First Name	Middle Name	Last Name
Case Number (If known)	19-11040		

☐ Check if this is an amended plan.

## CHAPTER 13 PLAN AND MOTION

[Pursuant to Fed. R. Bankr. P. 3015.1, the Southern District of Georgia General Order 2017-3 adopts this form in lieu of the Official Form 113].

**1. Notices. Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as not being contained in the plan or if neither or both boxes are checked, the provision will be ineffective if set out in the plan.**

- (a) This plan: ☒ contains nonstandard provisions. See paragraph 15 below.  
☐ does not contain nonstandard provisions.
- (b) This plan: ☒ values the claim(s) that secures collateral. See paragraph 4(f) below.  
☐ does not value claim(s) that secures collateral.
- (c) This plan: ☒ seeks to avoid a lien or security interest. See paragraph 8 below.  
☐ does not seek to avoid a lien or security interest.

**2. Plan Payments.**

- (a) The Debtor(s) shall pay to the Chapter 13 Trustee (the "Trustee") the sum of \$ 1,000.00 per month for the applicable commitment period of:
- ☐ 60 months; or (If applicable include the following: These plan payments will change to \$ \_\_\_\_\_ monthly on \_\_\_\_\_, 20\_\_\_\_.)
- ☒ a minimum of 36 months. See 11 U.S.C. § 1325(b)(4).

(b) The payments under paragraph 2(a) shall be paid:

- ☒ Pursuant to a Notice to Commence Wage Withholding, the Debtor(s) request(s) that the Trustee serve such Notice(s) upon the Debtor's(s') employer(s) as soon as practicable after the filing of this plan. Such Notice(s) shall direct the Debtor's(s') employer(s) to withhold and remit to the Trustee a dollar amount that corresponds to the following percentages of the monthly plan payment:

☐ Debtor 1 \_\_\_\_\_% ☒ Debtor 2 100%

- ☐ Direct to the Trustee for the following reason(s):

- ☐ The Debtor(s) receive(s) income solely from self-employment, Social Security, government assistance, or retirement.
- ☐ The Debtor(s) assert(s) that wage withholding is not feasible for the following reason(s):

(c) Additional Payments of \$ \_\_\_\_\_ (estimated amount) will be made on \_\_\_\_\_ (anticipated date)

from \_\_\_\_\_ (source, including income tax refunds).

### 3. Long-Term Debt Payments.

- (a) **Maintenance of Current Installment Payments.** The Debtor(s) will make monthly payments in the manner specified as follows on the following long-term debts pursuant to 11 U.S.C. § 1322(b)(5). These postpetition payments will be disbursed by either the Trustee or directly by the Debtor(s), as specified below. Postpetition payments are to be applied to postpetition amounts owed for principal, interest, authorized postpetition late charges and escrow, if applicable. Conduit payments that are to be made by the Trustee which become due after the filing of the petition but before the month of the first payment designated here will be added to the prepetition arrearage claim.

<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>PRINCIPAL RESIDENCE (Y/N)</u>	<u>PAYMENTS TO BE MADE BY (TRUSTEE OR DEBTOR(S))</u>	<u>MONTH OF FIRST POSTPETITION PAYMENT TO CREDITOR</u>	<u>INITIAL MONTHLY PAYMENT</u>
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- (b) **Cure of Arrearage on Long-Term Debt.** Pursuant to 11 U.S.C. § 1322(b)(5), prepetition arrearage claims will be paid in full through disbursements by the Trustee, with interest (if any) at the rate stated below. Prepetition arrearage payments are to be applied to prepetition amounts owed as evidenced by the allowed claim.

<u>CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>	<u>PRINCIPAL RESIDENCE (Y/N)</u>	<u>ESTIMATED AMOUNT OF ARREARAGE</u>	<u>INTEREST RATE ON ARREARAGE (if applicable)</u>
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### 4. Treatment of Claims. From the payments received, the Trustee shall make disbursements as follows unless designated otherwise:

- (a) **Trustee's Fees.** The Trustee percentage fee as set by the United States Trustee.
- (b) **Attorney's Fees.** Attorney's fees allowed pursuant to 11 U.S.C. § 507(a)(2) of \$ **4,500.00**.
- (c) **Priority Claims.** Other 11 U.S.C. § 507 claims, unless provided for otherwise in the plan will be paid in full over the life of the plan as funds become available in the order specified by law.
- (d) **Fully Secured Allowed Claims.** All allowed claims that are fully secured shall be paid through the plan as set forth below.

<u>CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>	<u>ESTIMATED CLAIM</u>	<u>INTEREST RATE</u>	<u>MONTHLY PAYMENT</u>
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- (e) **Secured Claims Excluded from 11 U.S.C. § 506** (those claims subject to the hanging paragraph of 11 U.S.C. § 1325(a)). The claims listed below were either: (1) incurred within 910 days before the petition date and secured by a

purchase money security interest in a motor vehicle acquired for the personal use of the Debtor(s), or (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value. These claims will be paid in full under the plan with interest at the rate stated below:

<u>CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>	<u>ESTIMATED CLAIM</u>	<u>INTEREST RATE</u>	<u>MONTHLY PAYMENT</u>
F & M Bank	Chevrolet Impala	\$22,396.00	6%	Min. of \$421.00
Professional Financial Services of Georgia, LLC	Chevrolet Silverado	\$24,256.00	6%	Min. of \$467.00
Farmers Furniture	Personal Property	\$1,025.00	2%	Min. of \$17.00
Farmers Furniture	Personal Property	\$1,858.00	2%	Min. of \$31.00

- (f) **Valuation of Secured Claims to Which 11 U.S.C. § 506 is Applicable.** The Debtor(s) move(s) to value the claims partially secured by collateral pursuant to 11 U.S.C. § 506 and provide payment in satisfaction of those claims as set forth below. The unsecured portion of any bifurcated claims set forth below will be paid pursuant to paragraph 4(h) below. The plan shall be served on all affected creditors in compliance with Fed. R. Bankr. P. 3012(b), and the Debtor(s) shall attach a certificate of service.

<u>CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>	<u>VALUATION OF SECURED CLAIM</u>	<u>INTEREST RATE</u>	<u>MONTHLY PAYMENT</u>
Covington Credit of Georgia, Inc. (all claims)	Personal Property	\$ - 0 -	0%	\$ - 0 -
Edwards Loan Co., Washington, LLC (all claims)	Personal Property	\$ - 0 -	0%	\$ - 0 -
Sunset Finance Co., (SC) LLC	Personal Property	\$ - 0 -	0%	\$ - 0 -
W. S. Badcock Corporation (all claims)	Personal Property	\$ - 0 -	0%	\$ - 0 -
World Finance Corporation	Personal Property	\$ - 0 -	0%	\$ - 0 -

- (g) **Special Treatment of Unsecured Claims.** The following unsecured allowed claims are classified to be paid at 100% ☐ with interest at \_\_\_\_\_ % per annum or ☐ without interest:

- (h) **General Unsecured Claims.** Allowed general unsecured claims, including the unsecured portion of any bifurcated claims provided for in paragraph 4(f) or paragraph 9 of this plan, will be paid a 0 % dividend or a pro rata share of \$ 7,000.00, whichever is greater.

## 5. Executory Contracts.

- (a) **Maintenance of Current Installment Payments or Rejection of Executory Contract(s) and/or Unexpired Lease(s).**

<u>CREDITOR</u>	<u>DESCRIPTION OF PROPERTY/SERVICES AND CONTRACT</u>	<u>ASSUMED/ REJECTED</u>	<u>MONTHLY PAYMENT</u>	<u>DISBURSED BY TRUSTEE OR DEBTOR(S)</u>
American First Finance	Personal Property Lease	Rejected	N/A	N/A
NPRTO Georgia, LLC dba Progressive Leasing	Personal Property Lease	Rejected	N/A	N/A

- (b) **Treatment of Arrearages.** Prepetition arrearage claims will be paid in full through disbursements by the Trustee.

<u>CREDITOR</u>	<u>ESTIMATED ARREARAGE</u>
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6. **Adequate Protection Payments.** The Debtor(s) will make pre-confirmation lease and adequate protection payments pursuant to 11 U.S.C. § 1326(a)(1) on allowed claims of the following creditors: ☐ Direct to the Creditor; or ☒ To the Trustee.

<u>CREDITOR</u>	<u>ADEQUATE PROTECTION OR LEASE PAYMENT AMOUNT</u>
F & M Bank (Chevrolet Impala)	\$217.00
Professional Financial Services of Georgia, LLC	\$241.00

7. **Domestic Support Obligations.** The Debtor(s) will pay all postpetition domestic support obligations direct to the holder of such claim identified here. See 11 U.S.C. § 101(14A). The Trustee will provide the statutory notice of 11 U.S.C. § 1302(d) to the following claimant(s):

<u>CLAIMANT</u>	<u>ADDRESS</u>
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8. **Lien Avoidance.** Pursuant to 11 U.S.C. § 522(f), the Debtor(s) move(s) to avoid the lien(s) or security interest(s) of the following creditor(s), upon confirmation but subject to 11 U.S.C. § 349, with respect to the property described below. The plan shall be served on all affected creditor(s) in compliance with Fed. R. Bankr. P. 4003(d), and the Debtor(s) shall attach a certificate of service.

<u>CREDITOR</u>	<u>LIEN IDENTIFICATION (if known)</u>	<u>PROPERTY</u>
Covington Credit of Georgia, Inc.		Household Goods
Edwards Loan Co., Washington, LLC		Household Goods
Sunset Finance Co., (SC) LLC		Household Goods
World Finance Corporation of Georgia		Household Goods

9. **Surrender of Collateral.** The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown below upon confirmation of the plan. The Debtor(s) request(s) that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. § 1301 be terminated in all respects. Any allowed deficiency balance resulting from a creditor's disposition of the collateral will be treated as an unsecured claim in paragraph 4(h) of this plan if the creditor amends its previously-filed, timely claim within 180 days from entry of the order confirming this plan or by such additional time as the creditor may be granted upon motion filed within that 180-day period.

<u>CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>	<u>AMOUNT OF CLAIM SATISFIED</u>
Exeter Finance LLC	GMC Terrain	In full satisfaction of note
F&M Bank	Norman Street real property	In full satisfaction of note secured by real estate
City of Washington	Norman Street real property	In full satisfaction of debt

Wilkes County Tax Commissioner

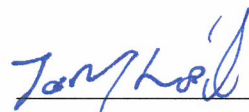
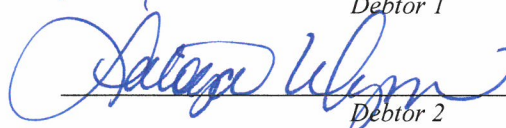
Norman Street real property

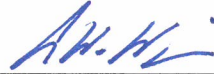
In full satisfaction of debt

10. **Retention of Liens.** Holders of allowed secured claims shall retain the liens securing said claims to the full extent provided by 11 U.S.C § 1325(a)(5).
11. **Amounts of Claims and Claim Objections.** The amount, and secured or unsecured status, of claims disclosed in this plan are based upon the best estimate and belief of the Debtor(s). An allowed proof of claim will supersede those estimated claims. In accordance with the Bankruptcy Code and Federal Rules of Bankruptcy Procedure, objections to claims may be filed before or after confirmation.
12. **Payment Increases.** The Debtor(s) will increase payments in the amount necessary to fund allowed claims as this plan proposes, after notice from the Trustee and a hearing if necessary, unless a plan modification is approved.
13. **Federal Rule of Bankruptcy Procedure 3002.1.** The Trustee shall not pay any fees, expenses, or charges disclosed by a creditor pursuant to Fed. R. Bankr. P. 3002.1(c) unless the Debtor's(s') plan is modified after the filing of the notice to provide for payment of such fees, expenses, or charges.
14. **Service of Plan.** Pursuant to Fed. R. Bankr. P. 3015(d) and General Order 2017-3, the Debtor(s) shall serve the Chapter 13 plan on the Trustee and all creditors when the plan is filed with the court, and file a certificate of service accordingly. If the Debtor(s) seek(s) to limit the amount of a secured claim based on valuation of collateral (paragraph 4(f) above), seek(s) to avoid a security interest or lien (paragraph 8 above), or seek(s) to initiate a contested matter, the Debtor(s) must serve the plan on the affected creditors pursuant to Fed. R. Bankr. P. 7004. See Fed. R. Bankr. P. 3012(b), 4003(d), and 9014.
15. **Nonstandard Provisions.** Under Fed. R. Bankr. P. 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise in this local plan form or deviating from it. Nonstandard provisions set out elsewhere in this plan are void.
  - a) UPON GRANT OF DISCHARGE IN THIS CASE, ALL SECURED CREDITORS BEING PAID THROUGH THE PLAN SHALL PROMPTLY RELEASE ALL COLLATERAL HELD AS SECURITY ON LOANS, AND SHALL PROMPTLY RELEASE AND/OR SATISFY ALL SECURITY DEEDS, SECURITY AGREEMENTS, UCC FILINGS, JUDGMENT LIENS, TITLES, AND/OR ANY OTHER LIEN CLAIM OF ANY KIND AGAINST PROPERTY OF THE DEBTOR. THIS PARAGRAPH SHALL IN NO WAY APPLY TO MORTGAGES AND/OR OTHER SECURED DEBTS THAT ARE NOT PAID THROUGH THE CHAPTER 13 PLAN.
  - b) F & M BANK PAID DIRECT BY ANGELA WYNN ON NOTE SECURED BY VEHICLE OWNED SOLELY BY ANGELA WYNN.
  - c) ALL PAYMENTS MADE BY THE CHAPTER 13 TRUSTEE TO THE INTERNAL REVENUE SERVICE AND/OR GEORGIA DEPARTMENT OF REVENUE, IF ANY, TO BE APPLIED FIRST TO THE PRE-PETITION PRINCIPAL OBLIGATION.
  - d) WILKES COUNTY TAX COMMISSIONER PAID DIRECT BY ANGELA WYNN ON TAXES OWED ON LOVELACE WAY REAL PROPERTY.

By signing below, I certify the foregoing plan contains no nonstandard provisions other than those set out in paragraph 15.

Dated: 8/13/19

  
\_\_\_\_\_  
Debtor 1  
  
\_\_\_\_\_  
Debtor 2



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*Attorney for the Debtor(s)*

**CERTIFICATE OF SERVICE**

I hereby certify that I have served a copy of the within and foregoing CHAPTER 13 PLAN AND MOTION upon the following parties via CM/ECF electronic mail:

Huon Le  
[VIA ECF]

Office of the U. S. Trustee  
[VIA ECF]

I hereby certify that I have served a copy of the within and foregoing CHAPTER 13 PLAN AND MOTION by First Class Mail, placing same in the United States Mail with proper postage affixed thereon, to the following addresses:

SEE ATTACHED EXHIBIT "A"

I hereby certify that I have served a copy of the within and foregoing CHAPTER 13 PLAN AND MOTION on the following corporations, addressed to an Agent or Officer, by First Class Mail, placing same in the United States Mail with proper postage affixed thereon, to the following addresses:

Covington Credit of Georgia, Inc.  
Attn: CT Corporation, Registered Agent  
289 S. Culver Street  
Lawrenceville, GA 30046-4085  
(as shown on Exhibit "A")

Covington Credit of Georgia, Inc.  
Attn: Officer or Agent  
1257 Washington Road  
Thomson, GA 30824-7352

Covington Credit of Georgia, Inc.  
Attn: Officer or Agent  
P.O. Box 1947  
Greenville, SC 29602-1947

Southern Management  
Attn: Officer or Agent  
P.O. Box 1947  
Greenville, SC 29602-1947

Edwards Loan Co., Washington, LLC  
Attn: Officer or Agent  
33 E. Robert Toombs Avenue  
Washington, GA 30673-1735  
(as shown on Exhibit "A")

Edwards Loan Co., Washington, LLC  
Attn: James A. Walters, Registered Agent  
718 Green Street  
Gainesville, GA 30501-3322  
(as shown on Exhibit "A")

Sunset Finance Co., (SC) LLC  
Attn: Officer or Agent  
134 Railroad Street  
Thomson, GA 30824-2733  
(as shown on Exhibit "A")

Sunset Finance Co., (SC) LLC  
Attn: Officer or Agent  
510 Mountain View Drive, Suite 500  
Seneca, SC 29672-2145  
(as shown on Exhibit "A")

Sunset Finance Co., (SC) LLC  
Attn: Bobby Knight, Jr, Registered Agent  
6263 Highway 278 NW  
Covington, GA 30014  
(as shown on Exhibit "A")

W. S. Badcock Corporation  
Attn: Officer or Agent  
P.O. Box 724  
Mulberry, FL 33860-0724  
(as shown on Exhibit "A")

W. S. Badcock Corporation, Attn: C T  
Corporation System, Registered Agent  
289 S. Culver Street  
Lawrenceville, GA 30046-4805  
(as shown on Exhibit "A")

World Finance Corporation of Georgia  
Attn: Officer or Agent  
P.O. Box 6429  
Greenville, SC 29606-6429  
(as shown on Exhibit "A")




World Finance Corporation of Georgia  
Attn: CT Corporation, Registered Agent  
289 S. Culver Street  
Lawrenceville, GA 30046-4805  
(as shown on Exhibit "A")

I hereby certify that I have served a copy of the within and foregoing CHAPTER 13 PLAN MOTION on the following insured depository institutions, addressed to an Officer of the institution, by Certified Mail with proper postage affixed thereon, to the following addresses:

N/A

This 14<sup>th</sup> day of August, 2019.

Wills Law Firm, LLC  
P.O. Box 1620  
Thomson, GA 30824  
706-595-8100

  
\_\_\_\_\_  
Charles W. Wills  
Attorney for Debtors

Label Matrix for local noticing  
113J-1  
Case 19-11040-SDB  
Southern District of Georgia  
Augusta  
Tue Aug 13 18:07:13 EDT 2019

AMERICAN INFOSOURCE  
4515 N. SANTA FE AVENUE  
OKLAHOMA CITY OK 73118-7901

CITY OF WASHINGTON  
P.O. BOX 9  
WASHINGTON GA 30673-0009

COVINGTON CREDIT OF GEORGIA, INC.  
ATTN: CT CORPORATION, REGISTERED AGENT  
289 S. CULVER STREET  
LAWRENCEVILLE GA 30046-4805

CREDIT MANAGEMENT LP  
4200 INTERNATIONAL PKWY  
CARROLLTON TX 75007-1912

DEBT RECOVERY SOLUTIONS, LLC  
6800 JERICHO TURNPIKE SOUTH  
SUITE 113E  
SYOSSET NY 11791-4401

(p)DIRECTV LLC  
ATTN BANKRUPTCIES  
PO BOX 6550  
GREENWOOD VILLAGE CO 80155-6550

EXETER FINANCE LLC  
P.O. BOX 166097  
IRVING TX 75016-6097

(p)GEORGIA DEPARTMENT OF REVENUE  
COMPLIANCE DIVISION  
ARCS BANKRUPTCY  
1800 CENTURY BLVD NE SUITE 9100  
ATLANTA GA 30345-3202

~~Hugh Le~~  
P.O. Box 2127  
Augusta GA 30903-2127

(via CM/ECF)

AMERICAN FIRST FINANCE  
3515 N. RIDGE ROAD  
#200  
WICHITA KS 67205-1206

ANGELA WYNN  
P.O. BOX 214  
TIGNALL GA 30668-0214

COMCAST  
105 RIVER SHOALS PKWY  
AUGUSTA GA 30909-0235

(p)SOUTHERN MANAGEMENT  
PO BOX 1947  
GREENVILLE SC 29602-1947

CREDIT MANAGEMENT LP  
P.O. BOX 1182888  
CARROLLTON TX 75011

DEBT RECOVERY SOLUTIONS, LLC  
900 MERCHANTS CONOURSE  
SUITE LL 11  
WESTBURY NY 11590-5121

EDWARDS LOAN CO., WASHINGTON, LLC  
ATTN: OFFICER OR AGENT  
33 E. ROBERT TOOMBS AVENUE  
WASHINGTON GA 30673-1735

F & M BANK  
P.O. BOX 280  
WASHINGTON GA 30673-0280

INFINITY AUTO INSURANCE COMPANY  
C/O CREDIT COLLECTION SVC  
P.O. BOX 607  
NORWOOD MA 02062-0607

NATIONWIDE RECOVERY SERVICES  
P.O. BOX 8005  
CLEVELAND TN 37320-8005

AMERICAN FIRST FINANCE, INC.  
P.O. BOX 565848  
DALLAS TX 75356-5848

BECKET AND LEE, LLP  
P.O. BOX 3002  
MALVERN PA 19355-0702

COMMONWEALTH FINANCIAL SYSTEMS  
245 MAIN STREET  
DICKSON CITY PA 18519-1641

CREDIT COLLECTION SVC  
P.O. BOX 607  
NORWOOD MA 02062-0607

~~Charles W. Wills~~  
~~Wills Law Firm, LLC~~  
~~318 Jackson Street~~  
~~P.O. Box 1620~~  
~~Thomson, GA 30824-5620~~

DEBT RECOVERY SOLUTIONS, LLC  
P.O. BOX 9001  
WESTBURY NY 11590-9001

EDWARDS LOAN CO., WASHINGTON, LLC  
ATTN: JAMES A. WALTERS, REGISTERED AGENT  
718 GREEN STREET  
GAINESVILLE GA 30501-3322

(p)FARMERS FURNITURE  
ATTN CORPORATE CREDIT DEPT  
PO BOX 1140  
DUBLIN GA 31040-1140

INTERNAL REVENUE SERVICE  
P.O. BOX 7346  
PHILADELPHIA PA 19101-7346

NPRTO GEORGIA, LLC  
DBA PROGRESSIVE LEASING  
256 WEST DATA DRIVE  
DRAPER UT 84020-2315

EXHIBIT "A"

Office of the U. S. Trustee  
Johnson Square Business Center  
2 East Bryan Street, Ste 725  
Savannah, GA 31401-2638

PENDRICK CAPITAL PARTNERS II, LLC  
P.O. BOX 141419  
IRVING TX 75014-1419

PENDRICK CAPITAL PARTNERS, LLC  
P.O. BOX 141419  
IRVING TX 75014-1419

(via CM/ECF)

PENN CREDIT CORP.  
916 S. 14TH STREET  
HARRISBURG PA 17104-3425

PHYSICIANS PRACTICE GROUP  
1499 WALTON WAY  
SUITE 1400  
AUGUSTA GA 30901-2660

PINNACLE BANK  
C/O DARNEL QUICK RECOVERY  
P.O. BOX 2416  
COVINGTON GA 30015-7416

PROFESSIONAL FINANCIAL SERVICES  
3112-G WASHINGTON ROAD  
AUGUSTA GA 30907-0818

PROFESSIONAL FINANCIAL SERVICES  
P.O. BOX 1893  
SPARTANBURG SC 29304-1893

REGIONS BANK  
CONSUMER COLLECTIONS  
P.O. BOX 10063  
BIRMINGHAM AL 35202-0063

Terry Demetrius Reid  
146 Pebble Street  
Washington, GA 30673-6913

SECURITY CREDIT SERVICES  
2653 WEST OXFORD LOOP  
SUITE 108  
OXFORD MS 38655-2929

SECURITY CREDIT SERVICES  
P.O. BOX 1156  
OXFORD MS 38655-1156

(duplicate)

SECURITY CREDIT SERVICES, LLC  
C/O ATLAS ACQUISITIONS, LLC  
294 UNION STREET  
HACKENSACK NJ 07601-4303

SEQUIUM ASSET SOLUTIONS, INC.  
1130 NORTHCHASE PKWY SE  
SUITE 150  
MARIETTA GA 30067-6429

SOCIAL SECURITY ADMINISTRATION  
1100 WEST HIGH RISE  
6401 SECURITY BLVD  
BALTIMORE MD 21235-0001

SOCIAL SECURITY ADMINISTRATION  
300 SPRING GARDEN STREET  
PHILADELPHIA PA 19123-2999

(p) SPRINT NEXTEL CORRESPONDENCE  
ATTN: BANKRUPTCY DEPT  
PO BOX 7949  
OVERLAND PARK KS 66207-0949

SUNSET FINANCE CO., (SC) LLC  
ATTN: OFFICER OR AGENT  
134 RAILROAD STREET  
THOMSON GA 30824-2733

SUNSET FINANCE CO., (SC) LLC  
ATTN: OFFICER OR AGENT  
510 MOUNTAIN VIEW DRIVE, SUITE 500  
SENECA SC 29672-2145

SUNSET FINANCE CO., (SC) LLC  
ATTN: BOBBY KNIGHT, JR, REGISTERED AGENT  
6263 HIGHWAY 278 NW  
COVINGTON GA 30014

TEMPOE LLC  
C/O SECURITY CREDIT SERVICES  
306 ENTERPRISE DRIVE  
OXFORD MS 38655-2762

THE PROGRESSIVE CORPORATION  
6300 WILSON MILLS ROAD  
MAYFIELD VILLAGE OH 44143-2182

Terry Demetrius Reid  
Latoya Denise Wynn  
146 Pebble Street  
Washington GA 30673-6913

W. S. BADCOCK CORPORATION  
ATTN: OFFICER OR AGENT  
P.O. BOX 724  
MULBERRY FL 33860-0724

W. S. BADCOCK CORPORATION, ATTN: C T  
CORPORATION SYSTEM, REGISTERED AGENT  
289 S. CULVER STREET  
LAWRENCEVILLE GA 30046-4805

WASHINGTON WILKES ER PHYSICIANS  
P.O. BOX 42475  
PHILADELPHIA PA 19101-2475

WELLS FARGO BANK  
420 MONTGOMERY STREET  
SAN FRANCISCO CA 94104-1298

WILKES COUNTY TAX COMMISSIONER  
23 COURT STREET  
ROOM 204  
WASHINGTON GA 30673-1593

WORLD FINANCE CORPORATION OF GEORGIA  
ATTN: OFFICER OR AGENT  
P.O. BOX 6429  
GREENVILLE SC 29606-6429

WORLD FINANCE CORPORATION OF GEORGIA  
ATTN: CT CORPORATION, REGISTERED AGENT  
289 S. CULVER STREET  
LAWRENCEVILLE GA 30046-4805

Charles W. Wills  
Wills Law Firm, LLC  
P.O. Box 1520  
318 Jackson Street  
Thomson, GA 30824-2901

Latoya Denise Wynn  
146 Pebble Street  
Washington, GA 30673-6913

(duplicate)

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

COVINGTON CREDIT OF GEORGIA, INC.  
ATTN: OFFICER OR AGENT  
1257 WASHINGTON ROAD  
THOMSON GA 30824

(d)COVINGTON CREDIT OF GEORGIA, INC.  
ATTN: OFFICER OR AGENT  
P.O. BOX 1947  
GREENVILLE SC 29602-1947

DIRECTV  
P.O. BOX 6550  
GREENWOOD VILLAGE CO 80155-6550

FARMERS FURNITURE  
1012 E. ROBERT TOOMBS AVENUE  
WASHINGTON GA 30673

(d)FARMERS FURNITURE  
P.O. BOX 1140  
DUBLIN GA 31040-1140

GEORGIA DEPARTMENT OF REVENUE  
COMPLIANCE DIVISION; ARCS BANKRUPTCY  
1800 CENTURY BLVD, NE, SUITE 9100  
ATLANTA GA 30345-3202

SPRINT NEXTEL CORPORATION  
ATTN: BANKRUPTCY DEPT  
P. O. BOX 7949  
OVERLAND PARK KS 66207-0949

End of Label Matrix  
Mailable recipients 61  
Bypassed recipients 0  
Total 61